

of unmatched rural owners was made in order to contain survey costs. As a result, 2,701 owners completed the Year 2 phone survey, while 1,284 owners completed the Year 2 in-home survey. A subgroup of 1,086 owners completed both of these surveys.

The third follow-up survey (Year 3) was conducted by phone and was administered by SRU. In Year 3, all owners who completed the baseline survey were given the opportunity to participate, regardless of whether or not they had moved since baseline. The Year 3 survey collected information about family experiences with energy costs, financial literacy, and sense of community. A total of 2,380 owners completed the Year 3 survey.

In conjunction with the Year 3 survey, a supplemental version of the Year 3 survey was administered by RTI via telephone to those owners who had refused to complete either or both of the Year 2 surveys but had not refused in a hostile manner or asked to be permanently removed from the survey panel. This supplemental, or 'soft-refusal,' survey included the survey questions from Year 2 concerning savings, mortgages, and wealth and assets, in addition to the Year 3 survey questions, as a means of recovering these data for these non-respondents. Overall, 262 soft-refusal cases completed this supplemental survey.

The fourth follow-up survey (Year 4) was likewise administered by RTI over the phone and collected data about medical costs, credit scores, and collective efficacy, in addition to a second round of questions concerning social capital and parenting. These latter questions paralleled those that were asked in Year 1 and provide a means of assessing change over time. Of the 3,183 owners who were eligible for the Year 4 survey, a total of 2,079 owners completed the Year 4 interview.

In Year 5, a total of 2,796 owners were determined to be eligible for the survey. To be considered eligible, these owners had to have participated in more than two of the prior survey years and to have never refused participation in a hostile manner or asked to be permanently removed from the survey panel. The Year 5 survey collected information about wealth and assets, mortgages, and savings behavior that was similar to the data that had been collected in the Year 2 and soft-refusal surveys. Those owners who had previously completed the Year